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*Ærarium Sacrum:*

OR, A

PROPOSAL

Towards the

MAINTENANCE

OF THE

WIDOWS

OF

Beneficed Clergymen.

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*Humbly Recommended to the Consideration  
of the CONVOCATION; and the  
CORPORATION of CLERGYMENS  
SONS.*

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PROPOSAL

MAINTENANCE



WIDOWS

Beneficed Clergymen

General Convocation of the Clergy  
of the University of London

1840

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WIDOWS

OF

*Benefic'd Clergymen.*

The INTRODUCTION.

**A**MIDST the innumerable Blessings accruing to this Church and Nation from the late glorious Reformation, there has been still Room for the Complaints of all good Men, upon the Account of some few Things, either brought upon us,



or, at least, not remedy'd by that excellent Work. One of these has deserved a Place in our *Publick Liturgy*, I mean our want of *Antient Discipline*; for the Restauration of which, we are obliged, once a Year, to make our publick Lament and solemn Prayer to Almighty God. The Second is, the *general Low Estate of the Clergy*. And the Last which I shall here mention, is the almost *Beggerly Condition of the greatest Part of their Widows*. And this is that for which I am at present concerned.

There has been no Age of the Church, (at least since those Times, in which the first Settlements were made in Favour of the Clergy) more abounding in Acts of Piety and Charity, than this present. Witness the many *Charity-Schools* that have, of late, been erected; the many *Hospitals* that have been built and endowed; some for the *Poor* in general, others for the peculiar Maintenance of *Clergymens Widows*. To which might be added, a long Account of other publick and private Designs, for the like Charitable Ends; which, for Brevity's sake, I omit to mention. These seem to be Arguments of an extraordinary Grace of God, bestowed upon the Church of *England*; that now, in so great a Trial of Affliction, (partly from the Depredations of our *Popish* Ancestors, and partly from an unusually long and expensive War) even her great Poverty has thus abounded to the Riches of Liberality. So that, if 'twere ever seasonable, it should now seem very hopefully  
so,



so, to offer to publick View, some probable *Proposal* towards the Remedying that Evil, which all Charitable Persons (at least of our Communion) have so long lamented.

What I intend, or indeed can offer, to this End will, at best, be but an Essay: Or, if it prove but an intelligible Hint to those my Superiors, and others, whose Souls are better form'd to bring a large Design to its Perfection, it will be more than I can well expect, from the present Sense of my own scanty Comprehension.

For which, as well as other Reasons, I am far from being so sanguine, as to attempt to pave my Way, by endeavouring to lessen any other good Design, either of *Charity* at large, or for *Clergymens Widows* in particular, which have been enter'd upon by others. Let every Man be admitted to dispose of his own as he pleases; that is, as we must needs suppose, in that Way, which, upon the whole Matter, he most approves of, as tending to God's Glory, and the publick Good. If the following *Proposal* be admitted by such well-dispos'd Persons, as tending to these good Ends, and in its Measures practicable, there is no question but, in due Time, some good Effect of it will appear. Whereas if it be found impracticable, (of which, after all my Thoughts and Desires, I yet profess my self unassured) I am sure it will prove but an odious Character, to have attempted, for the sake of this, to shew the Imperfections or Inconveniencies (either abso-

lute or comparative) of any other good Design.

The Method I shall proceed in shall be ;  
*First*, To lay down some of the most general Rules and Orders of the whole Design, in one View, which I beg Leave to call, *The Body of the Proposal*.

*Secondly*, To enquire into the Ways and Means of raising such Sums, as may be sufficient for the Ends of it : Which I shall hereafter call, *The Methods of the Bank's Increase*.

*Thirdly*, and lastly, To shew the Benefits accruing to those Persons, in whose Hands these supposed Sums are to be lodged. Which I shall distinguish by the Name of, *The Bank's Advantages*. And so I come in the first Place to,

## C H A P. I.

### *The Body of the Proposal.*

I. **L**ET a considerable Number of Gentlemen, and others of large Estates, unite, to give sufficient Security for the Disposal, as hereafter directed, of all Sums of Money deposited in their Hands, from any Part of *England*, for the Use and Advantage of Clergymens Widows.

II. Let the Security given, be contrived in the safest and best Manner, that it may be, as  
 little

little as possible, in the Power of ill Men to enrich themselves, by defrauding the Widow and the Fatherless: And also for the most easie and short Way of paying them their Profits, hereafter to be mentioned.

III. For this End, let Care be taken of the good Characters of the Persons aforesaid, to be admitted into the Number of Receivers and Securities; and also particularly of their real Worth, in Money or Land, or rather chiefly the last: And let a certain Quantity of immoveable Estate be fix'd upon, as a necessary Condition of being admitted into this Society.

IV. Let these Securities (which, for Ease of speaking, I shall call the *Bank*) obtain such publick Charter, as they judge most conducive, to their own honest Designs of Gaining, and for the Benefit of those, for whose sake they are thus incorporated.

V. For the Reception of all Monies designed for this Use, Let a known Place, or Office, be appointed, with proper Officers attending, maintain'd alone at the Bank's Expence.

VI. In this Office, Let a Book or Register be kept, wherein the Names of all the Bishopricks, Deanaries, Parishes, &c. in *England*, are orderly digested. Answerable to each of which, Let a Blank be left, in which to record each Sum, Benefactor's Name, Time of Payment, &c. And let this Book be open, to be perused by all Comers, either *Gratis*, or for a very small Fee.



VII. At the Time of the Receipt of any Sum of Money, Let a Note or Ticket be given by the Receiver, (with a certain Seal or Stamp) including the Sum received; the Place, or Parish, for which 'tis designed, &c. And let this Ticket be pasted into the publick Register of the said Place, or Parish, or preserved elsewhere in safe Hands.

VIII. Let the Benefit of these suppos'd Sums, accrue only to such Widows as shall be hereafter, and not to any that are Widows at the Times of their being paid, or delivered into the Bank.

IX. Let the Bank be obliged to receive, and secure for all Monies offer'd to them. Unless a Clergyman's being extreme old, or upon his Death-Bed, at the Time of offering them, be admitted as a Reason for refusing to receive them. This is submitted to better Judgments.

X. The Benefit arising from the several suppos'd Sums paid into the Bank, is suppos'd to be an Annuity, or yearly Payment for Life, to those Widows in particular, to whom they shall become due, by the Rules of this Society.

XI. Each Sum of Money given in for this Use, is suppos'd to be given and received, for the Benefit of the Widow of some particular Parish, or benefic'd Clergyman, of such or such a particular Place, (supposing there be any such Widow) for ever.

XII. Any Widow may be admitted to receive two or more distinct Annuities for Life, upon the Account of her being the Relict of two or more Clergymen successively, whose Places or Benefices

nefices have had the good Fortune to have been endowed.

XIII. But no Widow is to enjoy more than one Annuity, upon the Account of one and the same Husband; which one be confined to the last Place, or Parish, into which her Husband has been legally instituted and inducted.

XIV. That but one Widow be capable, at one Time, of receiving any Annuity belonging to any one Benefice.

XV. That the Bank continue open to receive, as well as pay, to all future Generations.

XVI. That, if any Widow be more than Ten Years younger than her Husband, she be obliged to stay so many Years after his Decease, before she can claim her suppos'd Annuity.

XVII. That a certain Sum be fix'd upon, less than which, no Man is to offer, or the Bank to receive.

XVIII. That one and the same Proportion be inviolably observed; namely, such a yearly Rate of each Sum paid in, that there may be no possible Room for bargaining or altering; which, if suffer'd, would soon make the whole degenerate into Fraud and Oppression.

XIX. *Lastly*, That this fixed Proportion of each Sum paid in, be no less than the Fourth Part of each principal Sum: In other Words, Five and Twenty *per Cent.* which, as it shall happen to become due, by the Deaths of Clergymen, &c. is duly to be paid to each of their Widows, as she shall claim, and shew her Title to it.

CHAP.

## C H A P. II.

*The Methods of the Bank's Increase.*

I. **S**upposing the Security be thought good, &c. it may reasonably be presum'd, that all the married Clergymen that are able, will contribute to this Bank such Sums as they can raise; since to this End, they need be enclined by no other Motive, than what is common to all Men, the Prospect of Advantage to their Wives and Children. It were no very ill Bargain, for a Man to give a Hundred Pounds, for the Certainty of Five and Twenty Pounds a Year, for Life only, to his Widow after his Decease: But to have it a perpetual Jointure to all his Successors Widows for ever, is certainly a Consideration of some additional Weight, with all that are of a publick and charitable Spirit.

II. Of the vast Sums given yearly, and almost daily, in the Way of Charity, it may reasonably be presum'd, that some considerable Part may flow to this Bank; if the Proposal it self be generally approv'd of.

III. Should this last be suppos'd to happen, it were natural to suppose that, in a reform'd and generally pious Nation, some general Contribution might, at first, be set on Foot, either by publick Authority, or the most considerable of private Persons, which might give a Countenance to it in the Beginning; and also raise a Sum sufficient to be the small Seed

of



of all remaining Contributions, in every Parish or Benefice in *England*.

IV. It depends on no more than the Approbation of One single Person, whether our Good, and Gracious, and Charitable *QUEEN*, wou'd not contribute her Princely Favour, at least in the Beginning, towards so well-meaning a Design. However, I know this, that my Conjecture of this Matter, is one of the best Arguments I have, to prove the Seasonableness at this Time of my present Proposal.

V. Suppose a Day were, once a Year, appointed of publick Worship to God, (after the Manner of the Society for the Sons of the Clergy, as well as others in this Nation) wherein some Person, of the highest Eminence, would condescend to recommend from the Pulpit, the Advancement of this Design: It may be judged, that such a Day would (besides its other Advantages) as often produce some considerable Contribution.

VI. It may be permitted to all married, or other Persons indifferently, to place Sums here at Pleasure, for the Benefit of their own Widows, or any others of due Age, in the first Place; and, upon their Decease, to go for ever to the Widow of some benefic'd Clergyman, as aforesaid, whose Place, or Parish, is to be nam'd and register'd, at the Time of the putting in these suppos'd Sums.

VII. Might not the Corporation of Clergymens Sons be very assisting in this Matter, the chief Design of whose Charter is, as I have heard, to provide for the Widows of Clergymen?

men? Might not some Part of their Stock be apply'd to this Purpose, and make a more effectual Provision for the Widows they are concern'd for, than they do, or can possibly do, in the Method they now proceed in? If what they already have is so far appropriated, as that it is not in their Power to alter its Course, would not their Interest be very well spent, in endeavouring to turn future Charities, design'd for the Relief of Clergymens Widows, into this Channel?

VIII. It is to be suppos'd that Men, who are of themselves inclin'd to be charitable this Way, would name Parishes, and leave Sums of Money, in their Wills, to be lodg'd in this Bank; because it seems to be a more effectual and reputable Way of providing for the Widows of Clergymen, than building Colleges and Hospitals for their Reception. The Money often laid out on such a *Fabrick*, wou'd make a comfortable Provision for the Widows of divers Parishes.

IX. *Lastly*, It is to be consider'd, that were such a Bank begun, it is to last for ever, by the original Constitution of it; which would certainly, in Time, add vastly to its Stock. (Were there any Danger of its growing too Bulky, we all know where the Power lies, at any Time, to put a Stop to its Increase.)

## C H A P. III.

*The Bank's Advantages.*

I. **H**ERE are huge Sums of Money suppos'd to be in their Hands, to be us'd or dispos'd of in such gainful Manners as they are best acquainted with, who converse with large Sums, especially about the Court.

II. For this, no Interest is to be paid, during the Lives of those Clergymen, whose Names or Benefices are enter'd at the Times of Payment. This, upon a moderate Computation, amounts to a Seven Year's entire Exemption. Which seven Years will still continue to be so many before hand; or rather, they will increase, if every Year continue to produce new Contributions. However, yet one seven Years Exemption from paying any Interest, is no inconsiderable Advantage.

III. Though every Clergyman's Widow that shall be, upon the Decease of their present Husbands, were all in actual Pay; yet we may reasonably guess, that not above a sixth Part (in Widows) of the Number of the Benefices in *England*, would, one Time with another, receive the Benefit of this, at one Time. Suppose then 10000 Benefices, each endow'd with 100 Pounds. The Sum is just a Million. Of this, the common Interest is no less than 60000 Pounds. Now, each Widow is suppos'd to receive yearly the Sum of 25 Pounds; their Number, as the sixth Part of the  
Num-



Number of Benefices, is 1666. This makes the yearly Sum receiv'd by them all, no more than 41650 Pounds; which is 18350 Pounds less than the common Interest of the Money in Stock for them; which last mentioned Sum is solely the Bank's Advantage.

IV. That, over and above each respective Sum paid into the Bank, one Hundredth Part be given, in Consideration of the aforesaid Note, or Ticket, receiv'd at the same Time. This (on the Supposition of but 100 Pounds for each Benefice) would, in seven Years Time, amount to as many Pounds as there are Benefices in *England*, or perhaps more, as it shall happen.

V. That every Clergyman, whose Benefice is already endow'd, be obliged, at his Day of Marriage, *Tories Quoties*, to pay one Fiftieth Part of the principal Sum, put in before, for the Widow of his Benefice; as a necessary Condition of his own Wife's Right to it, after his Decease.

VI. That, in all future Times, when the last Widow in Pay, belonging to any Benefice, shall happen to die, the present Incumbent be obliged to pay (as a Seifure and Recognition of his own future Widow's Title) one Five and Twentieth Part of the principal Sum, laid in before, for the Widow of his Parish, or Benefice.

TO CONCLUDE.

**I** Suppose there will be Weight enough found, in these Advantages, to over-bear any Objection, taken from the Temptation which such a fix'd Joynture, or Settlement, would be to a Clergyman, to multiply to himself Wives successively, either lightly, or for the Benefit of his Children, or the like. For doubtless it will be found, upon Computation, and in Fact, that the Bank would be more than qualify'd, in Virtue of these Advantages, to supply constant Payment, to at least one third Part of all the Benefices in *England*.

Besides, as to the Objection it self, it may be answer'd; *First*, That Men and Women will still be mortal; not to observe that the Disadvantage, on the Account of Child-bearing, is on the Woman's Side. *Secondly*, That we have no Reason to think, that the Number of the married Clergy would be, in the least, increased by the Success of this Proposal. *Thirdly*, That however things may happen, as to late and unequal Marriages, there is sufficient Provision made against that Inconvenience, in the XVIth Article of the first Chapter.

*An*

## An AFTER-THOUGHT.

**F**OR the continual Supply of the fore-mentioned Bank, (being once settled, and upon its Wheels) suppose a Box, in the publick Office aforesaid, with a Chink, as usually in our Churches, wherein any the least Sum might be dropt at Pleasure. It might perhaps receive Supplies from very distant Parts of *England*, (by means of their Friends and Correspondents) who might be loth to allow so much, at one Time, as the Bank is suppos'd to demand, by the XVIIth Article of the *First Chapter*; and at the same Time would bestow what they will allow, in the most private Manner. Were such a Thing in Act, the Rule of appropriating it, needs be but this One; namely, That all Monies, so put in, should remain in the Box, till some one comes, with at least so much to offer as the Bank demands: Which done, he shall have the Advantage of all that in the Box, together with his own, for the Benefit of what Widow he shall please to name, &c.

*New-Years Day, 17<sup>th</sup>.*

F I N I S.

*Those who have any Thing to communicate to the Author of this Proposal, may be inform'd how to write to him by the Publishers thereof,*



